WHAT IS CLAIMED IS:

1.   A method for providing a mortgage, said method comprising:

receiving a fixed payment for the mortgage, such that the fixed payment is based on an initial interest rate serving as a maximum interest rate;

determining a principal and interest amount based on a revised interest rate, the revised interest rate not exceeding the maximum interest rate;

determining a difference between the fixed payment and the principal and interest amount; and

paying the mortgage based on the difference.

2.   The method of claim 1, wherein paying further comprises:

prepaying the mortgage by the difference.

3.   The method of claim 1, wherein paying further comprises:

reducing a term associated with the mortgage.

4.   The method of claim 1, further comprising:

offering the mortgage to one or more borrowers.

5.   The method of claim 1, further comprising:

receiving a request for a lower interest rate, such that the lower interest rate is based on a current interest rate.

6.   The method of claim 5, further comprising:

accepting the request.

7.   The method of claim 1 further comprising:

receiving an indication of an adjusted interest rate, the adjusted interest rate serving as the revised interest rate.

8.   The method of claim 1 further comprising:

determining the revised interest rate based on a currently available interest

rate.

9.   The method of claim 1 further comprising:

determining the revised interest rate based on a current interest rate plus a

fixed amount.

10.   The method of claim 1 further comprising:

determining the revised interest rate based on a current interest rate that

does not exceed the initial interest rate.

11.   The method of claim 1, wherein determining the principal and interest

amount further comprises:

determining the principal and interest (P&I) amount based on the following

equation:

$$P\&I \; Amount = Loan \; Amount \; X \; \frac{Lower \; Interest \; Rate}{Interest \; Factor} \; ,$$

wherein the Interest Factor is determined based on the following equation:

$$Interest \; Factor = \left[1-(1+ Monthly \; Interest)\right]^{-Periods} .$$

12.   The method of claim 1 further comprising:

increasing the revised interest rate based on a current interest rate.

13.   The method of claim 12, wherein determining the principal and interest

amount further comprises:

using the increased revised interest rate to determine the principal and

interest amount.

14.   The method of claim 13, further comprising:

defining the revised interest rate, such that the revised interest rate is only decreased.

15. The method of claim 1, further comprising:

determining whether one or more terms and conditions are satisfied.

16. The method of claim 1, further comprising:

using the fixed payment for an entire term associated with the mortgage.

17. The method of claim 1, wherein receiving further comprises:

receiving an indication that the fixed payment has been received.

18. The method of claim 1, further comprising:

determining the fixed payment based on the initial interest rate, a principal balance at close of the mortgage, and a term at close of the mortgage.

19. The method of claim 1 further comprising:

determining the principal and interest amount based on the revised interest rate, a principal balance remaining on the mortgage, and a term remaining on the mortgage.

20. The method of claim 19, further comprising:

reducing the principal balance remaining on the mortgage by paying the fixed payment.

21. The method of claim 20, wherein reducing further comprises:

reducing the principal balance, such that the mortgage amortizes positively.

22. A system, comprising:

means for receiving an indication that a fixed payment for a mortgage has been received, such that the fixed payment is based on an initial interest rate serving as a maximum interest rate;

means for determining a principal and interest amount based on a revised interest rate, the revised interest rate not exceeding the maximum interest rate; and

means for determining a difference between the fixed payment and the principal and interest amount, such that the difference may prepay the mortgage.

23. A system, said system comprising:

at least one memory comprising:

code that receives an indication that a fixed payment for a mortgage has been received, such that the fixed payment is based on an initial interest rate serving as a maximum interest rate;

code that determines a principal and interest amount based on a revised interest rate, the revised interest rate not exceeding the maximum interest rate; and

code that determines a difference between the fixed payment and the principal and interest amount, such that the difference may prepay the mortgage.

24. The system of claim 23, further comprising:

code that prepays the mortgage by the difference.

25. The system of claim 23, wherein code that prepays further comprises:

code that reduces a term associated with the mortgage.

26. The system of claim 23 further comprising:

code that determines the revised interest rate based on a current interest rate.

27.   The system of claim 23 further comprising:

code that determines the revised interest rate based on a current interest rate and a fixed amount.

28.   The system of claim 23 further comprising:

code that determines the revised interest rate based on a current interest rate that is lower than the initial interest rate.

29.   The system of claim 23, wherein code that determines the principal and interest amount further comprises:

code that determines the principal and interest (P&I) amount based on the following equation:

$$\text{P\&I Amount} = \text{Loan Amount} \times \frac{\text{Lower Interest Rate}}{\text{Interest Factor}}.$$

30.   The system of claim 23 further comprising:

code that increases the revised interest rate based on a current interest rate.

31.   The system of claim 30, wherein code that determines the principal and interest amount further comprises:

code that uses the increased revised interest rate to determine the principal and interest amount.

32.   The system of claim 23, further comprising:

code that determines the fixed payment based on the initial interest rate, a principal balance at close, and a term at close.

33.   A computer program product, the computer program product comprising code, said code comprising:

code that code that receives an indication that a fixed payment for a mortgage has been received, such that the fixed payment is based on an initial interest rate, the initial interest rate serving as a maximum interest rate;

code that determines a principal and interest amount based on a revised interest rate, the revised interest rate not exceeding the maximum interest rate; and

code that determines a difference between the fixed payment and the principal and interest amount, such that the difference may prepay the mortgage.

34.   The code of claim 33, further comprising:

code that prepays the mortgage by the difference.

35.   The code of claim 34, wherein code that pays further comprises:

code that reduces a term associated with the mortgage.

36.   The code of claim 33 further comprising:

code that determines the revised interest rate based on a current interest rate.

37.   The code of claim 33 further comprising:

code that determines the revised interest rate based on a current interest rate plus a fixed amount.

38.   The code of claim 33 further comprising:

code that determines the revised interest rate based on a current interest rate that is does not exceed the initial interest rate.

39.   A mortgage product comprising:

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a fixed payment obligation determined based on a first interest rate, wherein the fixed payment obligation requires a borrower to make a fixed payment for a term associated with the mortgage product; and

an adjustable interest rate, wherein the adjustable interest rate may enable the borrower to reduce the term by prepaying the mortgage while making the fixed payment, and wherein the adjustable interest rate does not exceed the initial interest rate.

40.   The mortgage product of claim 39, wherein the first interest rate is determined at closing.

41.   The mortgage product of claim 39, wherein the adjustable interest rate enables another interest rate that is lower than the first interest rate.

42.   The mortgage product of claim 41, wherein the adjustable interest rate enables increases to the adjustable interest rate, such that the increased adjustable interest rate does not exceed a maximum interest rate.